

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher B. Gambrill
Debtor

Case No. 14-01664-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AGarner
Form ID: 309A

Page 1 of 4
Total Noticed: 93

Date Rcvd: Oct 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2017.

db +Christopher B. Gambrill, 2409 Schultz Way, York, PA 17402-4918
aty +Danielle Boyle-Ebersole, Hladik, Onorato & Federman, LLP, 298 Wissahickon Avenue,
North Wales, PA 19454-4114
aty +Joshua I Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
aty Karina Velter, Manley Deas Kochalski LLC, PO Box 165028, Columbus, OH 43216-5028
aty +Keri P Ebeck, Weltman, Weinberg & Reis, LPA, 436 Seventh Avenue, Suite 2500,
Pittsburgh, PA 15219-1842
aty +Thomas I Puleo, KML Law Group, P.C., 701 Market Street, Suite 5000,
Philadelphia, PA 19106-1541
tr +Steven M. Carr (Trustee), Ream, Carr, Markey and Woloshin LLP, 119 East Market Street,
York, PA 17401-1221
4515147 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4474129 +BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
4474136 CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4474142 +CHASE, P.O. BOX 78101, PHOENIX, AZ 85062-8101
4474128 +CHRISTOPHER B. GAMBRILL, ALISON J. GAMBRILL, 2409 SCHULTZ WAY, YORK, PA 17402-4918
4474143 +CITICORP TRUST BANK, ATTN: CUSTOMER SERVICE, PO BOX 140129, IRVING, TX 75014-0129
4474144 CITICORP TRUST BANK, 311 NEW RODGERS ROAD, LEVITTOWN, PA 19056
4474146 +COMENITY BANK, PO BOX 182025, COLUMBUS, OH 43218-2025
4474151 +COMMERCIAL ACCEPTANCE CO., P.O. BOX 3268, CAMP HILL, PA 17011-3268
4474172 JARED CORPORATE OFFICE HEADQUARTERS, SIGNET JEWELERS LTD.-JARED GALLERIA,
CLARENDON HOUSE 2 CHURCH STREET, HAMILTON HM 11 BERMUDA
4566848 +LANCASTER GENERAL HEALTH, PO BOX 3555, LANCASTER, PA 17604-3555
4566849 LANCASTER GENERAL MEDICAL GROUP, PO BOX 3077, LANCASTER, PA 17604-3077
4474175 LANCASTER RADIOLOGY ASSOCIATES, P.O. BOX 3216, LANCASTER, PA 17604-3216
4519803 +Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 740933,
Dallas, TX 75374-0933
4474176 MARINER FINANCE, P.O. BOX 35394, DUNDALK, MD 21222-7394
4940108 MTGLQ Investors, LP, P.O. Box 52708, Irvine, CA 92619-2708
4940109 MTGLQ Investors, LP, P.O. Box 52708, Irvine, CA 92619-2708, MTGLQ Investors, LP,
P.O. Box 52708, Irvine, CA 92619-2708
4474131 +PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
4569924 +Property Management Unlimited, 1013 N.George Street, York PA 17404-2025
4474178 +RUSHMORE, C/O U.S. BANK, TRUSTEE FOR RMAC, 15480 LAGUANA CANYON RD, STE 100,
IRVINE, CA 92618-2132
4519795 +Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
4474130 +SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
4483905 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
4474182 +TOWN OF DEWEY BEACH, 105 RODNEY AVE, REHOBOTH BEACH, DE 19971-3207
4519796 +U.S. Bank National Association et al, c/o Rushmore Loan Management Services, P.O. Box 52708,
Irvine, CA 92619-2708
4533646 +U.S. Bank National Association., et al, c/o Rushmore Loan Management Services,
P.O. Box 55004, Irvine, CA 92619-5004
4533645 +U.S. Bank National Association., not in its indivi, c/o Rushmore Loan Management Services,
P.O. Box 55004, Irvine, CA 92619-5004
4474184 +WELLS FARGO BANK N.A., PO BOX 3117, WINSTON SALEM, NC 27102-3117
4474185 +WELLS FARGO DEALER SERVICES, PO BOX 3659, RANCHO CUCAMONGA, CA 91729-3659
4474193 +ZUCKER, GOLDBERG & ACKERMAN, LLC, 200 SHEFFIELD ST. (XCP-169624/NS), SUITE 101,
MOUNTAINSIDE, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: bdiefenderfer@cgaw.com Oct 03 2017 19:01:58 Brent Diefenderfer,
CGA Law Firm, 135 North George Street, York, PA 17401
ust +E-mail/Text: USTPRegion03.HA.ECF@USDJOJ.GOV Oct 03 2017 19:02:15 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4474135 EDI: BANKAMER.COM Oct 03 2017 19:03:00 BANK OF AMERICA, 4161 PIEDMONT PKWY,
GREENSBORO, NC 27410
4474134 EDI: BANKAMER.COM Oct 03 2017 19:03:00 BANK OF AMERICA, PO BOX 15019,
WILMINGTON, DE 19886-5019
4474140 +EDI: CAUT.COM Oct 03 2017 19:03:00 CHASE, PO BOX 901076, FT WORTH, TX 76101-2076
4474141 +EDI: CAUT.COM Oct 03 2017 19:03:00 CHASE, P.O. BOX 901076, FORT WORTH, TX 76101-2076
4474145 EDI: WFNNB.COM Oct 03 2017 19:03:00 COMENITY BANK, BANKRUPTCY DEPT., PO BOX 182125,
COLUMBUS, OH 43218-2125
4474147 +EDI: WFNNB.COM Oct 03 2017 19:03:00 COMENITY BANK/ANN TAYLOR, PO BOX 182273,
COLUMBUS, OH 43218-2273
4474148 +EDI: WFNNB.COM Oct 03 2017 19:03:00 COMENITY BANK/EXPRESS, PO BOX 182789,
COLUMBUS, OH 43218-2789
4474149 +EDI: WFNNB.COM Oct 03 2017 19:03:00 COMENITY BANK/REEDS JEWELER, 4590 E. BROAD ST.,
COLUMBUS, OH 43213-1301
4474152 EDI: RCSFNBMARIN.COM Oct 03 2017 19:03:00 CREDIT ONE BANK, PO BOX 60500,
CITY OF INDUSTRY, CA 91716-0500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4474153 +EDI: RCSFNBMARIN.COM Oct 03 2017 19:03:00 CREDIT ONE BANK N.A., PO BOX 98875,
LAS VEGAS, NV 89193-8875

4520959 +EDI: CITICORP.COM Oct 03 2017 19:03:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493

4474162 +EDI: AMINFOFP.COM Oct 03 2017 19:03:00 FIRST PREMIER BANK, P.O. BOX 5519,
SIOUX FALLS, SD 57117-5519

4474160 +EDI: AMINFOFP.COM Oct 03 2017 19:03:00 FIRST PREMIER BANK, P.O. BOX 5524,
SIOUX FALLS, SD 57117-5524

4474158 +EDI: AMINFOFP.COM Oct 03 2017 19:03:00 FIRST PREMIER BANK, 601 S. MINNESOTA AVE,
SIOUX FALLS, SD 57104-4868

4474161 +EDI: AMINFOFP.COM Oct 03 2017 19:03:00 FIRST PREMIER BANK, 900 WEST DELAWARE,
P.O. BOX 5519, SIOUX FALLS, SD 57117-5519

4474163 +EDI: AMINFOFP.COM Oct 03 2017 19:03:00 FIRST PREMIER BANK, 3820 N. LOUISE AVENUE,
SIOUX FALLS, SD 57107-0145

4474164 +E-mail/Text: bankruptcy@fult.com Oct 03 2017 19:02:31 FULTON BANK, P.O. BOX 69,
EAST PETERSBURG, PA 17520-0069

4474165 +E-mail/Text: bankruptcy@fult.com Oct 03 2017 19:02:31 FULTON BANK, P.O. BOX 4887,
1 PENN SQUARE, LANCASTER, PA 17602-2853

4474166 EDI: RMSC.COM Oct 03 2017 19:03:00 GE CAPITAL RETAIL BANK, PO BOX 9600061,
ORLANDO, FL 32896-0061

4474167 +EDI: RMSC.COM Oct 03 2017 19:03:00 GECRB/BANANA REPUBLIC, PO BOX 965005,
ORLANDO, FL 32896-5005

4474169 +EDI: RMSC.COM Oct 03 2017 19:03:00 GECRB/OLD NAVY, P.O. BOX 981400,
EL PASO, TX 79998-1400

4474168 +EDI: RMSC.COM Oct 03 2017 19:03:00 GECRB/OLD NAVY, PO BOX 965005,
ORLANDO, FL 32896-5005

4474170 EDI: RMSC.COM Oct 03 2017 19:03:00 GECRB/OLD NAVY, PO BOX 960017,
ORLANDO, FL 32896-0017

4474132 +EDI: IRS.COM Oct 03 2017 19:03:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OP.,
P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

4474171 +E-mail/Text: BKRMailOPS@weltman.com Oct 03 2017 19:02:11 JARED - GALLERIA OF JEWELRY,
375 GHENT RD., FAIRLAWN, OH 44333-4601

4481468 EDI: CAUT.COM Oct 03 2017 19:03:00 JPMorgan Chase Bank, N.A.,
National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505

4474173 +E-mail/Text: csdlclientservices@cboflanc.com Oct 03 2017 19:02:23 LANCASTER COLLECTIONS,
218 W. ORANGE ST, LANCASTER, PA 17603-3746

4531726 EDI: RESURGENT.COM Oct 03 2017 19:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

4522303 EDI: PRA.COM Oct 03 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

4502267 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 03 2017 19:02:12
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

4480536 EDI: Q3G.COM Oct 03 2017 19:03:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788

4809030 +EDI: Q3G.COM Oct 03 2017 19:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788

4486687 EDI: Q3G.COM Oct 03 2017 19:03:00 Quantum3 Group LLC as agent for,
Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788

4501712 EDI: Q3G.COM Oct 03 2017 19:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

4474177 +EDI: WFNNB.COM Oct 03 2017 19:03:00 REEDS JEWELER, PO BOX 182273,
COLUMBUS, OH 43218-2273

4487427 +E-mail/Text: BKRMailOps@weltman.com Oct 03 2017 19:02:16 Sterling Jewelers dba,
Jared the Galleria of Jewelry, c/o Weltman Weinberg & Reis, 323 W Lakeside Avenue,
Cleveland Oh 44113-1085

4474179 +EDI: WTRRN BANK.COM Oct 03 2017 19:03:00 TARGET FINANCIAL SERVICES, MAIL STOP 5C-F,
PO BOX 673, MINNEAPOLIS, MN 55440-0673

4474180 EDI: TDBANKNORTH.COM Oct 03 2017 19:03:00 TD BANK, PO BOX 23072,
COLUMBUS, GA 31902-3072

4474181 +EDI: WTRRN BANK.COM Oct 03 2017 19:03:00 TD BANK USA/TARGET CREDIT, PO BOX 673,
MINNEAPOLIS, MN 55440-0673

4474154 EDI: USBANKARS.COM Oct 03 2017 19:03:00 ELAN FINANCIAL SERVICES, 777 E. WISCONSIN AVE,
MILWAUKEE, WI 53202

4474156 EDI: USBANKARS.COM Oct 03 2017 19:03:00 ELAN FINANCIAL SERVICES, CB DISPUTES,
P.O. BOX 108, SAINT LOUIS, MO 63166

4474155 EDI: USBANKARS.COM Oct 03 2017 19:03:00 ELAN FINANCIAL SERVICES, P.O. BOX 2066,
MILWAUKEE, WI 53201

4474157 EDI: USBANKARS.COM Oct 03 2017 19:03:00 ELAN FINANCIAL SERVICES, PO BOX 790084,
SAINT LOUIS, MO 63179

4474183 EDI: WFFC.COM Oct 03 2017 19:03:00 WELLS FARGO BANK N.A., PO BOX 5169,
SIOUX FALLS, SD 57117-5169

4474186 +EDI: WFFC.COM Oct 03 2017 19:03:00 WELLS FARGO DEALER SERVICES, PO BOX 25341,
SANTA ANA, CA 92799-5341

4474187 +EDI: WFFC.COM Oct 03 2017 19:03:00 WELLS FARGO DEALER SERVICES/WDS, PO BOX 1697,
WINTERVILLE, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4474188 +EDI: WFFC.COM Oct 03 2017 19:03:00 WELLS FARGO FINANCIAL, 4143 121ST STREET,
DES MOINES, IA 50323-2310
4474190 EDI: WFFC.COM Oct 03 2017 19:03:00 WELLS FARGO FINANCIAL CARDS, PO BOX 5943,
SIOUX FALLS, SD 57117-5943
4474189 +EDI: WFFC.COM Oct 03 2017 19:03:00 WELLS FARGO FINANCIAL CARDS, 3201 N. 4TH AVE.,
SIOUX FALLS, SD 57104-0700
4536260 +EDI: WFFC.COM Oct 03 2017 19:03:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,
San Francisco, CA 94163-0001
4486256 EDI: WFFC.COM Oct 03 2017 19:03:00 Wells Fargo Bank, N.A., P.O. Box 19657,
Irvine, CA 92623-9657
4474133 +E-mail/Text: kcm@yatb.com Oct 03 2017 19:02:00 YORK ADAMS TAX BUREAU, 1405 N DUKE STREET,
PO BOX 15627, YORK, PA 17405-0156
4566851 +E-mail/Text: kcm@yatb.com Oct 03 2017 19:02:00 YORK ADAMS TAX BUREAU*, PO BOX 15627,
YORK, PA 17405-0156
4474191 +EDI: CITICORP.COM Oct 03 2017 19:03:00 ZALES/CBNA, PO BOX 6497,
SIOUX FALLS, SD 57117-6497

TOTAL: 56

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
cr* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4474137* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4474138* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
4474159* +FIRST PREMIER BANK, 601 S MINNESOTA AVE, SIOUX FALLS, SD 57104-4868
4474174* +LANCASTER COLLECTIONS, 218 W ORANGE ST, LANCASTER, PA 17603-3746
4826890* +Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788,
Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
4809029* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4826889* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4486257* Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
4566850* YORK ADAMS TAX BUREAU, 1405 N. DUKE STREET, PO BOX 15627, YORK, PA 17405-0156
4474192* ZALES/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4474139 ##+CAPITOL CREDIT SERVICES, 872 WALKER RD. STE B, DOVER, DE 19904-2700
4474150 ##+COMMERCIAL ACCEPTANCE, 2 W. MAIN ST., SHIREMANSTOWN, PA 17011-6326
4489184 ##+MARINER FINANCE, LLC, 3301 BOSTON ST., STE 201, BALTIMORE, MD 21224-4979

TOTALS: 0, * 12, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2017 at the address(es) listed below:

Brent Diefenderfer on behalf of Debtor Alison J. Gambrill bdiefenderfer@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co
m;kbrayboy@cgalaw.com;r48835@notify.bestcase.com
Brent Diefenderfer on behalf of Debtor Christopher B. Gambrill bdiefenderfer@cgalaw.com,
tlocondro@cgalaw.com;somegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co
m;kbrayboy@cgalaw.com;r48835@notify.bestcase.com
Danielle Boyle-Ebersole on behalf of Creditor U.S. Bank National Association., not in its
individual capacity, but solely as Trustee for the RMAC Trust, Series 2011-2T
debersole@hoflawgroup.com, bbleming@hoflawgroup.com
Danielle Boyle-Ebersole on behalf of Creditor MTGLQ Investors, LP c/o Rushmore Loan
Management Services debersole@hoflawgroup.com, bbleming@hoflawgroup.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Joshua I Goldman on behalf of Creditor U.S. Bank National Association., not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2011-2T bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor Sterling Jewelers Inc. dba Jared Galleria of Jewelry amps@manleydeas.com
Keri P Ebeck on behalf of Creditor Sterling Jewelers Inc. dba Jared Galleria of Jewelry kebeck@weltman.com, jbluemle@weltman.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
Thomas I Puleo on behalf of Creditor U.S. Bank National Association., not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2011-2T tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:Debtor 1 **Christopher B. Gambrill**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1470**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Date case filed in chapter **13** **April 10, 2014**Case number: **1:14-bk-01664-RNO**Date case converted to chapter **7**
September 19, 2017**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher B. Gambrill	
2. All other names used in the last 8 years	aka Christopher Bradley Gambrill	
3. Address	2409 Schultz Way York, PA 17402	
4. Debtor's attorney Name and address	Brent Diefenderfer CGA Law Firm 135 North George Street York, PA 17401	Contact phone 717 848-4900 Email: bdiefenderfer@cgalaw.com
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream, Carr, Markey and Woloshin LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: carrtrustee@yahoo.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17108	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901–2800 Date: October 3, 2017
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 1, 2017 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: December 31, 2017 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	